

EXHIBIT 3

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)**APPENDIX 3.0 - POST-ENDORSEMENT FEES AND CHARGES BY LOCATION (APPLIES TO SERVICING ONLY) (04/18/2023)****Philadelphia HOC**

Type of Service	CT	DE	DC	ME	MD	MA	MI	NH	NJ	NY
Substitution of Hazard Insurance Policy	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Returned Check*	\$25	\$15	\$15	\$25	\$15	\$25	\$20	\$25	\$20	\$20
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$100	\$110	\$110	\$100	\$110	\$100	\$150	\$100	\$100	\$100
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)

*** after two payoff statements have been provided free of charge for the calendar year

Type of Service	OH	PA	RI	VT	VA	WV
Substitution of Hazard Insurance Policy	\$10	\$10	\$10	\$10	\$10	\$10
Returned Check*	\$20	\$15	\$25	\$25	\$15	\$15
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$100	\$110	\$100	\$100	\$110	\$110
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)**Atlanta HOC**

Type of Service	AL	FL	GA	KY	IL	IN	MS	NC	PR	SC
Substitution of Hazard Insurance Policy	\$10	\$15	\$10	\$10	\$10	\$10	\$7.50	\$7.50	\$10	\$15
Returned Check*	\$10	\$20	\$15	\$15	\$20	\$25	\$15	\$15	\$15	\$20
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$100	\$100	\$125	\$100	\$100	\$100	\$100	\$150	\$100	\$100
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)

Type of Service	TN	VI
Substitution of Hazard Insurance Policy	\$7.50	\$10
Returned Check*	\$20	\$10
Modification of performing Mortgage	\$50	\$50
Modification of the mortgaged Property	\$150	\$100
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15
Replacement Coupon Books	\$5	\$5
Verification of Mortgage	\$20	\$20
Copy of Year-End Statement	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5
Additional Payoff Statements***	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)**Denver HOC**

Type of Service	AR	CO	IA	KS	LA	MO	MN	MT	NE	NM
Substitution of Hazard Insurance Policy	\$10	\$10.50	\$10	\$10	\$10	\$10	\$10	\$10.50	\$10	\$10
Returned Check*	\$25	\$15	\$15	\$15	\$25	\$15	\$20	\$15	\$15	\$15
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$110	\$100	\$100	\$100	\$110	\$100	\$100	\$100	\$100	\$110
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)

Type of Service	ND	OK	SD	TX	WI	WY	UT
Substitution of Hazard Insurance Policy	\$10.50	\$10	\$10.50	\$10	\$10	\$10.50	\$10.50
Returned Check*	\$15	\$25	\$15	\$25	\$20	\$15	\$15
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$100	\$110	\$100	\$110	\$100	\$100	\$100
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year

Appendix 3.0 – Post-Endorsement Fees and Charges by Location (Applies to Servicing Only) (04/18/2023)**Santa Ana HOC**

Type of Service	AK	AZ	CA	HI	ID	NV	OR	WA	Pacific Islands
Substitution of Hazard Insurance Policy	\$15	\$10	\$10	\$10	\$15	\$10	\$15	\$15	\$10
Returned Check*	\$15	\$15	\$15	\$15	\$20	\$15	\$15	\$15	\$15
Modification of performing Mortgage	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Modification of the mortgaged Property	\$125	\$100	\$100	\$100	\$125	\$100	\$125	\$125	\$100
Incorporating a Borrower's name change into the Servicer's loan system	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Re-analyzing escrow accounts and providing new coupon books	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Copy of Mortgage Note	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Closing Disclosure**	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Copy of Amortization Schedule**	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Replacement Coupon Books	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Verification of Mortgage	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Copy of Year-End Statement	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Transmittal of Payoff Statement via Facsimile	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Additional Payoff Statements***	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10

* Unless prohibited by the Borrower's bank, the Mortgagee must present the check for payment twice before it can be deemed "uncollectible" when returned unpaid.

**other than the statement or schedule provided at closing

*** after two payoff statements have been provided free of charge for the calendar year